

D&B Business Information Report

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ATTN: **Cynthia Fortune**

Report Printed: DEC 19 2005

In Date

BUSINESS SUMMARY

MXENERGY INC

MXENERGY (CANADA)

TOTAL GAS & ELECTRIC INC.

595 Summer St, Ste 300

Stamford, CT 06901

This is a **headquarters** location.
Branch(es) or division(s) exist.

D-U-N-S Number: 18-531-0609

Web site: www.munichoice.com

D&B Rating: **5A2**

Telephone: 203 356-1318

Financial strength: 5A is **\$50 million and over.**

Fax: 203 425-9562

Composite credit appraisal: 2 is **good.**

Chief executive: JEFFREY MAYER, PRES-CEO

D&B PAYDEX®:

Year started: 1999

12-Month D&B PAYDEX: 75

Employs: 78 (18 here)

When weighted by dollar amount, payments to suppliers average 8 days beyond terms.

Financial statement date: DEC 31 2004

Based on trade collected over last 12 months.

Sales F: \$105,069,505

Net worth: \$78,438,399

History: CLEAR

Financing: SECURED

Financial condition: GOOD

SIC: 4932

Line of business: Natural gas & other services

SUMMARY ANALYSIS

D&B Rating: **5A2**

Financial strength: 5A indicates **\$50 million and over.**

Composite credit appraisal: 2 is **good.**

This credit rating was assigned because of D&B's assessment of the company's financial ratios and its cash flow. For more information, see the D&B Rating Key.

Below is an overview of the company's rating history since 01/19/01:

D&B Rating	Date Applied
5A2	11/04/04
4A2	05/08/04
--	04/28/04
4A2	06/10/03
1R3	01/30/02

-- 01/19/01

The Summary Analysis section reflects information in D&B's file as of December 19, 2005.

CUSTOMER SERVICE

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at www.dnb.com.

HISTORY

The following information was reported **06/28/2005**:

Officer(s): JEFFREY MAYER, PRES-CEO
CAROLE R ARTMAN-HODGE, EX V PRES-SEC
GREG TAFFET, DIRECTOR
EMMETT CAPANNA, V PRES
BOB BLAKE, V PRES
CHAITU PARIKH, CFO
JOHN GLAD, CNTLR
GINA GOLDBERG, V PRES

DIRECTOR(S): THE OFFICER(S)

Business started 1999. 100% of capital stock is owned by shareholders.

JEFFREY MAYER. Work history unknown.

CAROLE R ARTMAN-HODGE. 1999 to present active here. Prior to 1999 employed by ING, New York, NY.

GREG TAFFET. Work history unknown.

EMMETT CAPANNA. Work history unknown.

BOB BLAKE. Work history unknown.

CHAITU PARIKH. Work history unknown.

JOHN GLAD. Work history unknown.

GINA GOLDBERG. Work history unknown.

CORPORATE FAMILY

Click below to buy a Business Information Report on that family member.
For an expanded, more current corporate family view, use D&B's Global Family Linkage product.

Subsidiaries (US):

Mxenergy Electric Inc.

Stamford, CT

DUNS # 14-518-6123

Branches (US):

Mxenergy Inc
Mxenergy Inc

Annapolis Junction, MD
Edison, NJ

DUNS # 10-204-5577
DUNS # 10-204-5502

BUSINESS REGISTRATION

CORPORATE AND BUSINESS REGISTRATIONS PROVIDED BY MANAGEMENT OR OTHER SOURCE

The Corporate Details provided below may have been submitted by the management of the subject business and may not have been verified with the government agency which records such data.

Registered Name: MXEnergy.com, Inc

Business type: CORPORATION

Corporation type: NOT AVAILABLE

Date incorporated: APR 28 1999

State of incorporation: DELAWARE

Filing date: APR 28 1999

Status: ACTIVE

Where filed: SECRETARY OF STATE/CORPORATIONS DIVISION, DOVER, DE

OPERATIONS

06/28/2005

Description: Operates as a natural gas marketer (100%).

Has n/a account(s). Sells to general public and wholesalers. Territory : USCAN.

Employees: 78 which includes officer(s). 18 employed here.

Facilities: 7,500 sq. ft. on 3rd floor of a five story steel building.

Location: Central business section on main street.

Branches: This business has additional branches; detailed branch information is available in D&B's linkage or family tree products.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

49320000 Gas and other services combined

NAICS:

221210 Natural Gas Distribution

D&B PAYDEX

The D&B PAYDEX is a unique, dollar weighted indicator of payment performance based on up to 33 payment experiences as reported to D&B by trade references.

3-Month D&B PAYDEX: 75

When weighted by dollar amount, payments to suppliers average 8 days beyond terms.

Based on trade collected over last 3 months.

12-Month D&B PAYDEX: 75

When weighted by dollar amount, payments to suppliers average 8 days beyond terms.

Based on trade collected over last 12 months.

When dollar amounts are not considered, then approximately 98% of the company's payments are within terms.

PAYMENT SUMMARY

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	Total Rcv'd (#)	Total Dollar Amts (\$)	Largest High Credit (\$)	Within Terms (%)	Days Slow <31 31-60 61-90 90> (%)			
Top industries:								
Nonclassified	8	62,100	20,000	100	-	-	-	-
Telephone communictns	5	1,400	750	100	-	-	-	-
Whol computers/softwr	3	40,000	30,000	100	-	-	-	-
Natural gas distrib	2	95,000	75,000	61	39	-	-	-
Misc business credit	2	20,500	20,000	100	-	-	-	-
Short-trm busn credit	2	6,000	5,000	100	-	-	-	-
Ret computer/software	2	2,750	2,500	100	-	-	-	-
Ret mail-order house	1	2,500	2,500	100	-	-	-	-
Whol office equipment	1	500	500	100	-	-	-	-
Executive office	1	100	100	100	-	-	-	-
OTHER INDUSTRIES	4	250	100	100	-	-	-	-
Other payment categories:								
Cash experiences	0	0	0					
Payment record unknown	2	1,500	750					
Unfavorable comments	0	0	0					
Placed for collections:								
With D&B	0	0						
Other	0	N/A						
Total in D&B's file	33	232,600	75,000					

The highest **Now Owes** on file is \$25,000

The highest **Past Due** on file is \$2,500

D&B receives nearly 400 million payment experiences each year. We enter these new and updated experiences into D&B Reports as this information is received.

PAYMENT DETAILS**Detailed Payment History**

Date Reported (mm/yy)	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
12/05	Ppt	30,000	25,000	0		1 mo
	Ppt	750	750	0		1 mo
11/05	Ppt	20,000	20,000	0		1 mo
	Ppt	20,000	10,000	0	N30	1 mo
	Ppt	20,000	0	0		6-12 mos
	Ppt	20,000	20,000	0		1 mo
	Ppt	7,500	7,500	0	N30	1 mo
	Ppt	5,000	5,000	0		1 mo
	Ppt	2,500	250	0		1 mo
	Ppt	2,500	1,000	0	N30	1 mo
	Ppt	1,000	1,000	0		1 mo
	Ppt	500	0	0		6-12 mos
	Ppt	500	100	0		1 mo
	Ppt	50	50	0		1 mo
	Ppt	50	50	0		1 mo
	Ppt	50	50	0		1 mo
	Ppt-Slow 30	75,000	10,000	2,500	N30	1 mo
	(018)	750	0	0	N30	2-3 mos
	(019)	750	0	0	N30	4-5 mos
10/05	Ppt	750	500	0		1 mo
	Ppt	500	250	0		1 mo
	Ppt	250	0	0		6-12 mos
	Ppt	100				6-12 mos
	Ppt	100	50	0		1 mo
09/05	Ppt	20,000	2,500		Lease Agreemnt	
	Ppt	500	100		Lease Agreemnt	
	(027)	50				2-3 mos
	Satisfactory.					
08/05	Ppt	0	0	0		1 mo
06/05	Ppt	100	0	0	N30	6-12 mos
05/05	Ppt	2,500	0	0		6-12 mos
	Ppt	250	0	0		4-5 mos
02/05	Ppt	500	0	0		6-12 mos
11/04	Ppt	100	0	0		6-12 mos

Payments Detail Key: red = 30 or more days beyond terms

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

FINANCE

06/28/2005

Two-year statement comparative:

	Fiscal Jun 30 2003	Fiscal Jun 30 2004
Current Assets	46,646,164	122,362,793
Current Liabs	32,921,168	60,606,993

Current Ratio	1.42	2.02
Working Capital	13,724,996	61,755,800
Other Assets	11,050,521	39,857,870
Net Worth	15,775,517	78,438,399
Sales	102,475,025	185,658,764
Long Term Liab	9,000,000	23,175,271
Net Profit (Loss)	2,411,963	20,068,125

Interim Consolidated statement dated DEC 31 2004:

Assets		Liabilities	
Cash	25,902,598	Accounts Payable & Accrued Expenses	52,476,415
Accts Rec	38,823,896	Loans Payable	21,188,289
Inventory	27,066,602	Deferred Income Taxes	10,920,775
Restricted Investments	11,913,055		
Unrealized Gains On Hedging Actvts	30,760,965		
Sec Deposits & Other Curr Assets	6,658,580		
Curr Assets	\$141,125,696	Curr Liabs	\$84,585,479
Fixt & Equip	3,887,313	Long-Term Debt	6,000,000
Customer Acquisition Costs-Net	8,930,856	Deferred Income Taxes	6,298,084
Unrealized Gains-Hedging Trnsctions	18,387,180	PREFERRED STOCK	14,513
Other Assets	1,350,148	COMMON STOCK	32,864
		ADDIT. PD.-IN CAP	42,262,064
		ADJUSTMENTS	20,185,061
		RETAINED EARNINGS	14,894,775
		TREASURY STOCK	(591,647)
Total Assets	\$173,681,193	Total	\$173,681,193

From JUL 01 2004 to DEC 31 2004 sales \$105,069,505; cost of goods sold \$83,026,563. Gross profit \$22,042,942; operating expenses \$9,824,866. Operating income \$12,218,076; other expenses \$4,508,256; net income before taxes \$7,709,820; Federal income tax \$3,051,684. Net income \$4,658,136.

Prepared from books without audit.

Accounts receivable shown net less \$2,248,960 allowance.

Explanations

Adjustments consists of Unearned compensation and Accumulated other comprehensive income.

On June 24, 2005, Chaitu Parikh, CFO, confirmed company name, address, principals, annual sales and operational information using Dun & Bradstreet's Internet-based update method (eUpdate) at www.dnb.com.

KEY BUSINESS RATIOS

Statement date: DEC 31 2004
Based on this number of establishments: 87

Firm		Industry Median	
Return of Sales:	4.4	Return of Sales:	6.0
Current Ratio:	1.7	Current Ratio:	1.2
Assets / Sales:	UN	Assets / Sales:	271.6
Total Liability / Net Worth:	UN	Total Liability / Net Worth:	212.7

UN = Unavailable

PUBLIC FILINGS

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

UCC FILINGS

Collateral: All Assets
Type: Original
Sec. party: LATHI LLC, BOSTON, MA
Debtor: MXENERGY.COM INC.
Filing number: 2061969
Filed with: SECRETARY OF STATE/UCC DIVISION, TRENTON, NJ

Date filed: 08/29/2001
Latest Info Received: 09/21/2001

Collateral: All Assets
Type: Original
Sec. party: LATCHI LLC, BOSTON, MA
Debtor: MXENERGY.COM INC.
Filing number: 2001171460375
Filed with: SECRETARY OF STATE/UCC DIVISION, FRANKFORT, KY

Date filed: 08/28/2001
Latest Info Received: 02/11/2002

Collateral: All Assets
Type: Original
Sec. party: LATHI LLC, BOSTON, MA
Debtor: MXENERGY.COM INC.
Filing number: 00000181094175
Filed with: UCC DIVISION, BALTIMORE, MD

Date filed: 08/28/2001
Latest Info Received: 12/17/2001

Collateral: All Assets
Type: Original
Sec. party: LATHI LLC, BOSTON, MA
Debtor: MXENERGY.COM INC.
Filing number: OH00037930913
Filed with: SECRETARY OF STATE/UCC DIVISION, COLUMBUS, OH

Date filed: 08/28/2001
Latest Info Received: 09/18/2001

Collateral: All Assets
Type: Original
Sec. party: LATHI LLC, BOSTON, MA
Debtor: MXENERGY.COM INC
Filing number: 34280198
Filed with: SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA

Date filed: 08/28/2001
Latest Info Received: 10/22/2001

Collateral: Negotiable instruments including proceeds and products - Inventory including proceeds and products - Account(s) including proceeds and products - Assets including proceeds and products - and OTHERS
Type: Original
Sec. party: LATHI LLC, BOSTON, MA
Debtor: MXENERGY INC.

Filing number: 3302243 4
Filed with: SECRETARY OF STATE/UCC DIVISION, DOVER, DE

Date filed: 11/18/2003
Latest Info Received: 12/16/2003

Collateral: Negotiable instruments including proceeds and products - Accounts receivable including proceeds and products - Inventory including proceeds and products - Assets including proceeds and products - and OTHERS

Type: Original
Sec. party: VIRGINIA POWER ENERGY MARKETING, INC., GLEN ALLEN, VA
Debtor: MXENERGY INC.
Filing number: 2257518 5
Filed with: SECRETARY OF STATE/UCC DIVISION, DOVER, DE

Date filed: 10/11/2002
Latest Info Received: 11/21/2002

Type: Amendment
Sec. party: VIRGINIA POWER ENERGY MARKETING, INC., RICHMOND, VA
Debtor: MXENERGY INC.
Filing number: 3143206 4
Filed with: SECRETARY OF STATE/UCC DIVISION, DOVER, DE

Date filed: 06/06/2003
Latest Info Received: 07/08/2003
Original UCC filed date: 10/11/2002
Original filing no.: 2257518 5

Collateral: Negotiable instruments including proceeds and products - Inventory including proceeds and products - Assets including proceeds and products - Account(s) including proceeds and products - and OTHERS

Type: Original
Sec. party: LATHI LLC, BOSTON, MA
Debtor: MXENERGY.COM INC.
Filing number: 0002092398
Filed with: UCC COMMERCIAL RECORDING DIVISION, HARTFORD, CT

Date filed: 08/31/2001
Latest Info Received: 10/03/2001

Collateral: All Accounts receivable including proceeds and products - All Equipment including proceeds and products

Type: Original
Sec. party: AQUILA ENERGY MARKETING CORP, KANSAS CITY, MO
Debtor: MXENERGY.COM INC
Filing number: 33241356
Filed with: SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA

Date filed: 10/31/2000
Latest Info Received: 12/26/2000

Collateral: Inventory including proceeds and products - Accounts receivable including proceeds and products - Assets including proceeds and products - Account(s) including proceeds and products - and OTHERS

Type: Original
Sec. party: VIRGINIA POWER ENERGY MARKETING, INC., RICHMOND, VA
Debtor: TOTAL GAS & ELECTRIC, INC.
Filing number: 200508823127
Filed with: SECRETARY OF STATE/UCC DIVISION, TALLAHASSEE, FL

Date filed: 01/25/2005
Latest Info Received: 02/03/2005

There are additional UCC's in D&B's file on this company available by contacting 1-800-234-3867.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

GOVERNMENT ACTIVITY

Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	N/A
Small Business:	YES (2005)
8(A) firm:	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

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